

*** 136192157-006 *
P.O. Box 6790
Fullerton, CA 92834-6790



RETURN SERVICE REQUESTED

APRIL 05, 2005

FILE NUMBER 136192157

RECEIVED

SEP 01 2010

00008565
MARILYN J MARSHALL
6161 REIMS RD APT # 918
HOUSTON, TX 77036

OFFICE OF PETITIONS

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: Initial Fraud Alert

We have received a request and added to your credit report an Initial Fraud Alert. The alert will remain on your file for 90 days and will be provided to anyone who receives a copy of your credit report. We have also added a promotional suppression to your credit report, in an attempt to ensure you are excluded from all promotional activities that result from TransUnion lists for the next 90 days.

If the request came directly from you, or someone acting on your behalf, we will also forward your request to Equifax and Experian requesting them to add an Initial Fraud Alert to the credit report they maintain for you as well.

Under federal law, you are also entitled to request a free copy of your credit report within the next 12 months. To do so please call 1-800-680-7289 and follow the voice prompt instructions.

Re: Remedying the Effect of Identity Theft

Enclosed you will find a copy of your rights under the Fair Credit Reporting Act when you are, or believe you are, a victim of Identity Theft. This summary is designed to help you recover from the effects of identity theft.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 136192157.

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FULLERTON, CA 92834-6790

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Most of this info is old or due to
Diverse in 2000.yr. I can get you
into that clears me from ID Theft.

M.M.

5/9/08

6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

RESEARCH REQUEST FORM

Upon completion, please return this document to the following address:

CSC Credit Services
www.csccredit.com
Box 981221
El Paso, TX 79998

Intentionally making any false statement to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (ie. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your requests for clarity.

If your identifying information differs from the information listed on this form, please fill in the correct information in the space provided below each item.

Name: Marilyn F Marshall

SS#: XXX-XX-XXXX
DOB: September 29, 1957

Current Address: 6161 Reims Rd Apt 918, Houston, TX 77036 Reported: 06/2001

Previous Address(es): 5757 Westheimer Rd Ste 3-91, Houston, TX 77057 Reported: 0
25379 Virginia Smith Dr Apt 5, Calcium, NY 13616 Reported:

Please provide a photocopy of your driver's license, social security card, or a recent utility bill that reflects the correct information.

Employment: Physical Therapist / LCOB - Lighted Content organize totos.

713-777-7756 HOME
Daytime Phone Number:

Evening Phone Number: 713-777-7756

List other names which you have used for credit in the past. Sackson

For security purposes, if you want your credit report to display no more than the last 4 digits of your social security number (check here) ☐

Public Record Information

Courthouse Name Harris County Court House Case Number 00018617
Reason for investigation: ☒ Not Mine ☐ Satisfied ☐ Released ☐ Dismissed ☐ Discharged
☐ Other (Please explain) open accounts under my S.S. Not my accounts. Fraud acct

Courthouse Name _____ Case Number _____
Reason for investigation: ☒ Not Mine ☐ Satisfied ☐ Released ☐ Dismissed ☐ Discharged
☐ Other (Please explain) _____

Collection Agency Information

Collection Agency Name CAC Agency Account Number M. Marshall
Reason for investigation: ☒ Not Mine ☐ Collection Paid in Full ☐ Paid Before Collection Status
☒ Other (Please explain) Accounts started with stolen S.S. #. Stole my Social Security.
Collection Agency Name _____ Account Number _____
Reason for investigation: ☒ Not Mine ☐ Collection Paid in Full ☐ Paid Before Collection Status
☐ Other (Please explain) _____

Credit Account Information

Company Name Bank of America Account Number [REDACTED]
Reason for investigation: ☒ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Close
☒ Other (Please explain) Checks stolen and credit card charges.
Company Name Bank Account Number Check
Reason for investigation: ☒ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Close
☐ Other (Please explain) _____

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file ?

- A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. Why doesn't my credit information from Equifax match that of Experian and TransUnion ?

- A. Credit information providers do not share your credit data with each other. As a result, updates made to your Equifax credit file may not be reflected on reports from Experian and TransUnion. You will need to contact the other credit information services directly to correct any inaccurate information. Contact information is provided below:

Trans Union, PO Box 1000, Chester, PA 19022 Phone: (800) 888-4213

Experian, P.O. Box 9530 Allen, TX 75013 Phone: (888) 397-3742

Q. If I do have credit problems, is there someplace where I can get advice and assistance ?

- A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

- Payment history on your credit file is supplied by credit grantors with whom you have credit. This includes both open accounts and accounts that have already been closed. Payment in full does not remove your payment history. The length of time information remains in your credit file is shown below:

Collection Accounts: Remain for 7 years.

Credit Accounts: Accounts paid as agreed remain for up to 10 years. Accounts not paid as agreed remain for 7 years.

(The time periods listed above are measured from the date in your credit file shown in the "date of last activity" field accompanying the particular credit or collection account.)

Public Records: Remain for 7 years from the date filed, except:

Bankruptcy-Chapters 7 and 11 remain 10 years from the date filed.

Bankruptcy-Chapter 13 dismissed or no disposition rendered remain 10 years from the date filed.

Unpaid tax liens remain indefinitely.

Paid tax liens remain for up to 7 years from the date released.

New York State Residents Only: Satisfied judgments remain 5 years from the date filed; paid collections remain 5 years from the "date of last activity".

California State Residents Only: Unpaid tax liens remain 10 years from the date filed.

- Many companies market consumer products and services by mail. Millions of people take advantage of these direct marketing opportunities because it is a convenient way to shop. If you prefer to reduce the number of direct marketing mailings, you can write to: Direct Marketing Association, Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735-9008. To request that your name be removed from Direct Marketing Association member lists, include your complete name, full address and signature.
- Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Notice: Dispute Review Process and Your Rights:

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If that review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions, or changes to your credit file as appropriate based on the results of the reinvestigation. The name and address and, if reasonably available, the phone number of the furnisher(s) of information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed 100 words (200 words for Maine residents) explaining the nature of your disagreement. Your statement will become part of your credit file and will be disclosed each time your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past 6 months for any purpose (12 months for California, Colorado, Maryland, New Jersey and New York residents) or in the past two years for employment purposes.

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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